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1	6.	Pelican has insufficient information to admit or deny the allegations of Paragraph 6	
2	and on that basis denies them		
3	7.	Admitted.	
4	8.	Denied on the basis that the provisions of the TCPA speak for themselves.	
5	9.	Denied on the basis that the provisions of the TCPA speak for themselves.	
6	10.	Denied to the extent that Paragraph 10 asserts a legal conclusion.	
7	11.	Denied on the basis that Paragraph 11 asserts a legal conclusion.	
8	12.	Denied on the basis that Paragraph 12 asserts a legal conclusion.	
9	13.	Denied on the basis that Paragraph 13 asserts a legal conclusion.	
10	14.	Denied on the basis that the provisions of the TCPA speak for themselves.	
11	15.	Denied on the basis that Paragraph 15 asserts a legal conclusion.	
12	16.	Denied on the basis that Paragraph 16 asserts a legal conclusion.	
13	17.	Denied on the basis that Paragraph 17 asserts a legal conclusion.	
14	18.	Denied on the basis that Paragraph 18 asserts a legal conclusion.	
15	19.	Denied on the basis that Paragraph 19 asserts a legal conclusion.	
16	20.	Denied on the basis that Paragraph 20 asserts a legal conclusion.	
17	21.	Denied on the basis that Paragraph 21 asserts a legal conclusion.	
18	22.	Pelican has insufficient information to admit or deny the allegations of Paragraph 22	
19	and on that basis denies them.		
20	23.	Pelican has insufficient information to admit or deny the allegations of Paragraph 23	
21	and on that basis denies them.		
22	24.	Pelican has insufficient information to admit or deny the allegations of Paragraph 24	
23	and on that basis denies them.		
24	25.	Pelican has insufficient information to admit or deny the allegations of Paragraph 25	
25	and on that basis denies them.		
26	26.	Pelican has insufficient information to admit or deny the allegations of Paragraph 26	
27	and on that basis denies them.		
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PELICAN INVESTMENT HOLDINGS, LLC'S ANSWER TO COMPLAINT

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- 27. Denied on the basis that Paragraph 27 asserts a legal conclusion; Pelican affirmatively states that all numbers are checked for Do Not Call Registry status.
- 28. Pelican has insufficient information to admit or deny the allegations of Paragraph 28 and on that basis denies them.
- 29. Pelican has insufficient information to admit or deny the allegations of Paragraph 29 and on that basis denies them.
- 30. Pelican has insufficient information to admit or deny the allegations of Paragraph 30 and on that basis denies them.
  - 31. Denied.
- 32. Pelican has insufficient information to admit or deny the allegations of Paragraph 32 and on that basis denies them; Pelican affirmatively states that its customer-service lines are staffed similarly to many businesses wherein whichever customer-service representative is available to take a customer call will take said call, and few, if any, representatives have a direct call-back number there is one customer-service line for all customer-service calls.
- 33. Pelican has insufficient information to admit or deny the allegations of Paragraph 33 and on that basis denies them.
- 34. Pelican admits that the contact number listed in Paragraph 34 has been used as a Pelican customer-service contact phone number, but Pelican has insufficient information to admit or deny the remaining allegations of Paragraph 34 and on that basis denies them.
- 35. Pelican admits that the documents identified in Paragraph 35 are documents typically sent to new customers during the onboarding process, but Pelican has insufficient information to admit or deny the remaining allegations of Paragraph 35 and on that basis denies them.
  - 36. Denied on the basis that Paragraph 36 asserts a legal conclusion.
- 37. Pelican has insufficient information to admit or deny the allegations of Paragraph 37 and on that basis denies them.
  - 38. Denied.
  - 39. Denied.
  - 40. Denied.

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1	41. De	enied.		
$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$		enied.		
$\begin{bmatrix} 2 \\ 3 \end{bmatrix}$	CAUSE OF ACTION CLAIMED BY PLAINTIFF			
4	43. Pe	lican realleges and incorporates by reference each of the allegations of this		
5	Answer as stated above.			
6		enied on the basis that Paragraph 44 asserts a legal conclusion.		
7		enied on the basis that Paragraph 53 asserts a legal conclusion.		
8		enied.		
9		enied.		
10		enied.		
11		enied.		
12		enied.		
13	AFFIRMATIVE AND ADDITIONAL DEFENSES			
14	FIRST AFFIRMATIVE DEFENSE			
15	Plaintiffs' Complaint fails to state a claim upon which relief can be granted.			
16	SECOND AFFIRMATIVE DEFENSE			
17	Pelican denies each and every allegation set forth in the Complaint not expressly admitted			
18	herein.			
19	THIRD AFFIRMATIVE DEFENSE			
20	Plaintiff's claims are barred because Plaintiff executed an agreement whereby Plaintiff is			
21	required to arbitrate disputes with Pelican.			
22	FOURTH AFFIRMATIVE DEFENSE			
23	Plaintiff has not suffered any damages caused by Pelican.			
24	FIFTH AFFIRMATIVE DEFENSE			
25	Pelican reserves the right to allege additional affirmative defenses as the same become			
26	known through the course of this action.			
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	- 3 -			
		PELICAN INVESTMENT HOLDINGS, LLC'S ANSWER TO COMPLAINT		

## SIXTH AFFIRMATIVE DEFENSE

Plaintiffs are not entitled to injunctive relief because any alleged injury to Plaintiff is not immediate or irreparable, and Plaintiff have an adequate remedy at law.

WHEREFORE, having answered Plaintiffs' Complaint, Pelican requests dismissal with prejudice of said Complaint. Pelican further requests costs and attorneys' fees.

DATED: December 28, 2024

**BECKSTRAND LAW OFFICES** 

By /s/ Dwight Beckstrand
Dwight Beckstrand

Attorney For Defendants Pelican Investment Holdings, LLC